SUPERINTENDENT'S REPORT ON INSURANCE

2010

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Superintendent's Report 2010

The following information was obtained from the annual filings and, in the case of federally registered insurers, from the Office of the Superintendent of Financial Institutions. While every effort has been made to ensure the accuracy of this report, decisions should not be made solely on the information contained in it. Other sources should also be consulted. Any material changes to this information will be reported to the Minister of Finance and published in *The Ontario Gazette*.

The information is organized by type of insurer, and insurers are listed alphabetically within each group.

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Letter to Minister of Finance

Ontario

The Honourable Dwight Duncan
Minister of Finance
7 Queen's Park Crescent
Toronto ON M7A 1Y7

Dear Minister:

I am pleased to present the 132nd annual report under Section 36 of the Insurance Act for the year ended December 31, 2010. Prior to the creation of the Financial Services Commission of Ontario, this report was issued by the Superintendent of Insurance.

In addition to the information contained in this report, a listing of all licensed insurers is published each July in *The Ontario Gazette*. This list contains the names of the insurers, their addresses, telephone numbers, chief agents, and the classes for which they are licensed. During the year, information concerning newly licensed insurers and changes to existing licences is also published in Bulletins issued by the Financial Services Commission of Ontario. Any broker or member of the public can verify whether a particular insurer is licensed by calling our offices at (416) 250-7250. This information is also available on the Commission's Internet site – www.fsco.gov.on.ca.

News releases containing other information of public interest are made throughout the year. These announcements effectively reach a large number of Ontario residents. Information is also supplied to industry trade associations for inclusion in their publications to reach more specialized audiences. The Financial Services Commission of Ontario issues Bulletins as required to provide information to insurers and other individuals interested in the insurance industry.

Yours sincerely,

Philip Howell
Chief Executive Officer and
Superintendent of Financial Services

SUMMARY OF COMPANIES LICENSED BY TYPE OF BUSINESS ACTIVITY as of December 31, 2010, and December 31, 2009

					Analysis of 2010 total		
Business Type	**Total 2009**	**Additions**	**Withdrawals**	**Total 2010**	**Ontario**	**Extra Provincial**	**Federal**
Property & Casualty Companies	213	4	8	209	55	10	144
Life Insurance Companies	85	2	3	84	2	15	67
Reinsurance Companies	39	1	3	37	2	1	34
Reciprocal Exchanges	10	0	0	10	8	1	1
Fraternal Societies	18	0	0	18	2	0	16
Totals	**365**	**7**	**14**	**358**	**69**	**27**	**262**

Notes:

1. *Companies writing both property & casualty and life business are listed under Life in the above summary. Their financial performance is shown separately by business type in the following report.*

2. *Branch operations are included in the Federal totals.*

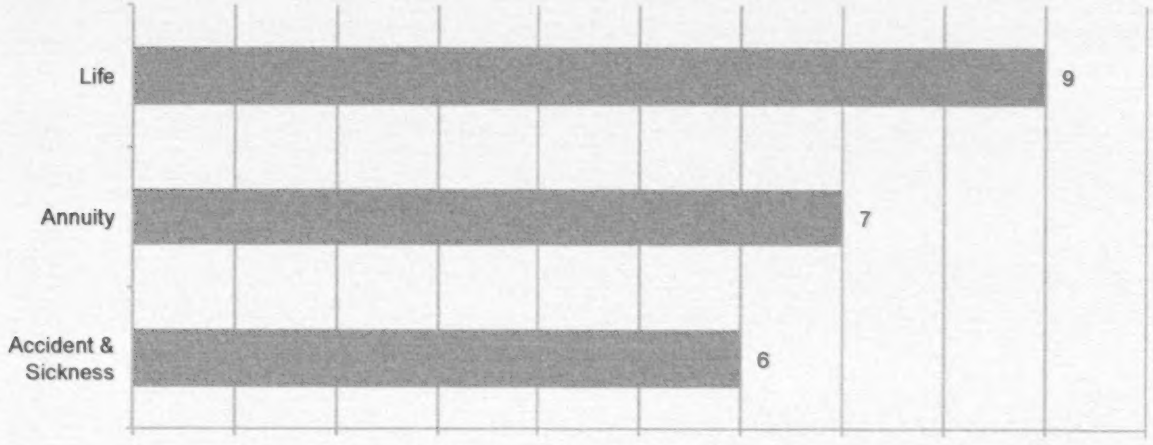
3. *The Superintendent's Report 2010 records figures as of the end of the calendar year (December 31, 2010), based on the companies' annual filings. The Financial Services Commission of Ontario Annual Report 2010-2011 records figures as of the end of the fiscal year (March 31, 2011).*

Insurer Statistics

To gauge the level of competition, FSCO calculates how many companies represent 80 percent of the market for key products. Please note that effective 2010, these figures are based on individual companies rather than groups of affiliated companies.

2010 Property and Casualty Insurers
Number of Companies Representing 80% of Ontario Market Share

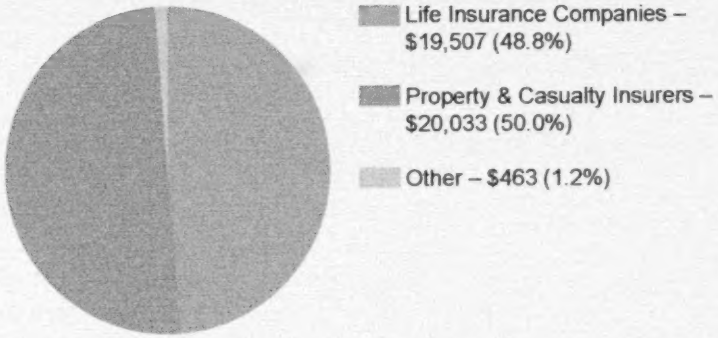
2010 Life Insurers
Number of Companies Representing 80% of the Ontario Market Share



Premium Statistics

Insurance is a $40 billion business in Ontario. In 2010, of the the total premium dollar, 50.0 per cent went to the property and casualty (including automobile) insurers and 48.8 percent went to the life insurance industry.

2010
Direct Premium Volume in Ontario
Total $40,003 (millions)

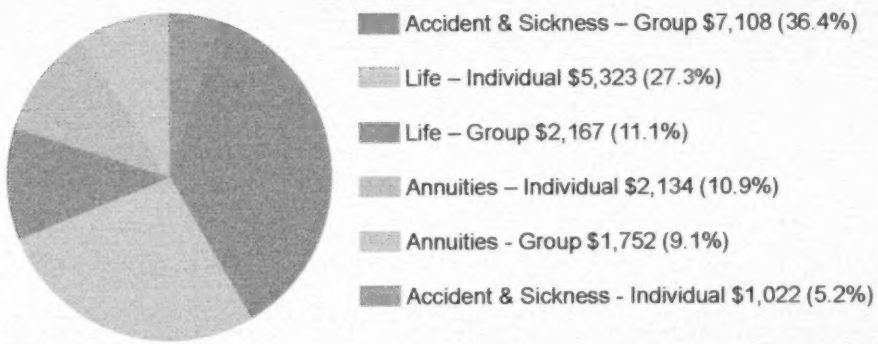


P&C insurers received $20.0 billion in premiums in 2010. The split among automobile, property and liability insurance remained constant compared to the past year.

2010
Property & Casualty Companies – Direct Written Premiums in Ontario – By Line
Total $20,033 (millions)

The broad pattern among life insurance companies likewise remained constant. Of the $19.5 billion spent on premiums to the life insurers, 20.0 percent went to buy annuities, 38.4 percent to purchase individual and group life coverage and 41.6 percent to obtain accident and sickness insurance.

2010
Life Companies – Direct Written Premiums in Ontario
Total $19,506 (millions)


Accident & Sickness – Group $7,108 (36.4%)
Life – Individual $5,323 (27.3%)
Life – Group $2,167 (11.1%)
Annuities – Individual $2,134 (10.9%)
Annuities - Group $1,752 (9.1%)
Accident & Sickness - Individual $1,022 (5.2%)

Property & Casualty Insurance Companies

	Financial Summary Year Ended December 31, 2010	ONTARIO BUSINESS		TOTAL COMPANY				
		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of assets over liabilities	Claims Incurred to earned premium	Net Income/ (Loss)
	(In Thousands)	$	$	$	$	$	%	$
	ONTARIO							
	ALGOMA MUTUAL INSURANCE COMPANY	12,432	11,452	27,581	21,704	5,877	54%	339
	AMHERST ISLAND MUTUAL INSURANCE COMPANY	675	99	2,377	728	1,649	17%	108
	AYR FARMERS MUTUAL INSURANCE COMPANY	19,534	8,536	58,512	30,616	27,896	44%	3,312
	BAY OF QUINTE MUTUAL INSURANCE CO.	18,081	6,221	39,158	15,682	23,476	39%	3,074
	BERTIE AND CLINTON MUTUAL INSURANCE COMPANY	11,004	7,277	52,267	22,728	29,539	45%	1,951
	BRANT MUTUAL INSURANCE COMPANY	6,800	4,796	18,288	10,678	7,610	66%	-339
	CAA INSURANCE COMPANY (ONTARIO)	129,482	84,656	402,480	325,218	77,262	68%	7,330
	CARADOC DELAWARE MUTUAL FIRE INSURANCE COMPANY	1,685	503	7,363	1,181	6,182	47%	15
	CAYUGA MUTUAL INSURANCE COMPANY	6,814	2,918	22,698	11,022	11,676	48%	644
	COACHMAN INSURANCE COMPANY	48,819	30,394	150,489	109,351	41,138	76%	740
1	CORONATION INSURANCE COMPANY, LIMITED	0	0	4,044	525	3,519	n/a	1
	DUFFERIN MUTUAL INSURANCE COMPANY	8,742	14,875	28,646	23,888	4,758	77%	-1,154
	DUMFRIES MUTUAL INSURANCE COMPANY	12,290	6,159	47,460	22,973	24,487	56%	1,442
	ERIE MUTUAL FIRE INSURANCE COMPANY	5,369	1,761	22,058	6,953	15,105	41%	559
	FARMERS' MUTUAL INSURANCE COMPANY (LINDSAY)	80,886	43,231	227,740	161,207	66,533	55%	12,283
	FENCHURCH GENERAL INSURANCE COMPANY	5,970	2,811	14,928	8,651	6,277	44%	619
	GCAN INSURANCE COMPANY	103,668	29,854	896,601	644,333	252,268	54%	30,456
2	GERMANIA MUTUAL INSURANCE COMPANY	15,350	3,627	31,771	17,834	13,937	33%	3,162
	GLENGARRY MUTUAL INSURANCE COMPANY	10,489	6,250	21,377	11,092	10,285	56%	28
	GRENVILLE MUTUAL INSURANCE COMPANY	20,729	13,754	59,599	28,076	31,523	65%	1,254
	GREY & BRUCE MUTUAL INSURANCE COMPANY	2,798	887	4,650	2,124	2,526	41%	180
	HALWELL MUTUAL INSURANCE COMPANY	15,648	9,788	44,797	23,974	20,823	55%	2,021
	HAMILTON TOWNSHIP MUTUAL INSURANCE COMPANY	18,631	7,891	47,728	28,904	18,824	43%	2,113
	HAY MUTUAL INSURANCE COMPANY	8,305	1,623	36,859	9,353	27,506	34%	1,733
	HOWARD MUTUAL INSURANCE COMPANY	9,302	5,449	41,516	14,451	27,065	49%	780
	HOWICK MUTUAL INSURANCE COMPANY	12,757	7,081	27,647	18,091	9,556	55%	1,249
	KENT & ESSEX MUTUAL INSURANCE COMPANY	20,048	18,890	71,153	38,816	32,337	73%	-247
	L&A MUTUAL INSURANCE COMPANY	8,006	5,215	14,743	9,127	5,616	72%	-250
	LAMBTON MUTUAL INSURANCE COMPANY	17,206	14,106	55,350	29,163	26,187	70%	690

Property & Casualty Insurance Companies

		ONTARIO BUSINESS		TOTAL COMPANY				
	Financial Summary Year Ended December 31, 2010	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of assets over liabilities	Claims Incurred to earned premium	Net Income/ (Loss)
	(In Thousands)	$	$	$	$	$	%	$
	LANARK MUTUAL INSURANCE COMPANY	21,220	11,672	65,163	26,613	38,550	53%	2,879
	LAWYERS' PROFESSIONAL INDEMNITY COMPANY	106,227	75,944	550,989	391,682	159,307	80%	15,213
3	MARKHAM GENERAL INSURANCE COMPANY	0	0	0	0	0	n/a	0
	MAX CANADA INSURANCE COMPANY	4,442	1,753	14,790	7,798	6,992	57%	-31
	MCKILLOP MUTUAL INSURANCE COMPANY	8,397	4,570	26,544	15,310	11,234	50%	694
	MIDDLESEX MUTUAL INSURANCE CO.	10,405	5,061	36,926	20,443	16,483	48%	1,686
	NORFOLK MUTUAL INSURANCE COMPANY	6,263	4,963	19,640	10,294	9,346	64%	302
	NORTH BLENHEIM MUTUAL INSURANCE COMPANY	8,316	3,742	22,747	8,595	14,152	53%	906
	NORTH KENT MUTUAL FIRE INSURANCE COMPANY	7,040	5,961	31,258	11,837	19,421	71%	703
	OXFORD MUTUAL INSURANCE COMPANY	10,102	4,655	24,600	13,457	11,143	55%	701
	PEEL MARYBOROUGH MUTUAL INSURANCE COMPANY	16,722	10,281	46,905	30,179	16,726	55%	1,757
	PEEL MUTUAL INSURANCE COMPANY	36,080	16,129	90,884	62,289	28,595	61%	2,290
	PRO-DEMNITY INSURANCE COMPANY	19,632	7,457	88,543	62,355	26,188	42%	693
	SOUTH EASTHOPE MUTUAL INSURANCE COMPANY	13,067	6,914	42,088	19,748	22,340	40%	2,788
	THE WEST WAWANOSH MUTUAL INSURANCE COMPANY	14,912	3,359	44,005	23,543	20,462	37%	2,200
	THE WESTMINSTER MUTUAL INSURANCE COMPANY	8,826	5,063	20,195	15,016	5,179	69%	134
	THE YARMOUTH MUTUAL FIRE INSURANCE COMPANY	7,132	4,239	18,767	8,925	9,842	60%	183
	TOWN & COUNTRY MUTUAL INSURANCE COMPANY	10,721	5,697	32,782	18,087	14,695	55%	762
	TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY	5,608	4,590	24,644	16,730	7,914	44%	524
	TRADITION MUTUAL INSURANCE COMPANY	12,270	-2,465	37,888	23,213	14,675	42%	1,893
	TRILLIUM MUTUAL INSURANCE COMPANY	36,204	18,756	96,600	62,852	33,748	49%	4,694
4	TTC INSURANCE COMPANY LIMITED	0	0	130,049	129,949	100	n/a	0
	USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY	5,581	2,004	35,654	7,158	28,496	60%	979
	WABISA MUTUAL INSURANCE COMPANY	6,657	4,397	21,433	14,882	6,551	62%	135
	WEST ELGIN MUTUAL INSURANCE COMPANY	9,473	5,601	37,360	19,801	17,559	62%	672
	YORK FIRE & CASUALTY INSURANCE COMPANY	128,403	137,575	392,459	313,934	78,525	77%	2,490
		1,145,220	**698,022**	**4,432,793**	**2,983,133**	**1,449,660**		**119,340**

Property & Casualty Insurance Companies

	Financial Summary Year Ended December 31, 2010	ONTARIO BUSINESS		TOTAL COMPANY				
		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of assets over liabilities	Claims Incurred to earned premium	Net Income/ (Loss)
	(In Thousands)	$	$	$	$	$	%	$
	EXTRA PROVINCIAL							
	ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY	105	0	501,500	361,030	140,470	69%	26,048
	BELAIR INSURANCE COMPANY INC.	51,120	24,427	1,014,650	779,269	235,381	66%	27,994
	CANADIAN FARM INSURANCE CORP.	845	681	11,011	6,786	4,225	90%	-893
	GMS INSURANCE INC.	7,374	3,759	19,129	13,859	5,270	67%	-453
	LA MUTUELLE D'ÉGLISE DE L'INTER-OUEST	10	0	5,581	508	5,073	55%	-47
	L'UNIQUE GENERAL INSURANCE INC.	374	0	250,133	202,857	47,276	65%	5,351
	OPTIMUM INSURANCE COMPANY INC.	42,651	25,572	169,316	126,183	43,133	58%	3,938
	SGI CANADA INSURANCE SERVICES LTD.	138	33	160,279	71,176	89,103	62%	5,072
	THE CANADIAN UNION INSURANCE COMPANY	-26	-395	478,369	358,311	120,058	62%	10,168
	TRANS GLOBAL INSURANCE COMPANY	5,900	234	11,592	5,455	6,137	4%	1,292
		108,491	**54,311**	**2,621,560**	**1,925,434**	**696,126**		**78,470**
	FEDERAL							
	ACE INA INSURANCE	123,513	94,352	1,354,593	1,071,672	282,921	68%	27,455
	ALLSTATE INSURANCE COMPANY OF CANADA	425,260	286,512	1,912,710	1,235,948	676,762	68%	71,017
5	ALTA SURETY COMPANY	0	0	0	0	0	n/a	0
	ASCENTUS INSURANCE LTD.	2,838	-314	35,474	21,924	13,550	10%	1,262
	ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	3,924	3,142	138,724	96,312	42,412	184%	-17,152
	AVIVA INSURANCE COMPANY OF CANADA	804,837	353,178	4,274,829	3,481,689	793,140	66%	67,357
	AXA INSURANCE (CANADA) AXA ASSURANCES (CANADA)	491,974	312,129	1,671,478	1,321,789	349,689	65%	59,111
	AXA PACIFIC INSURANCE COMPANY	47,303	34,145	1,258,558	988,855	269,703	55%	50,660
	CANADA GUARANTY MORTGAGE INSURANCE COMPANY	11,976	6,889	312,869	149,782	163,087	83%	5,827
	CANADIAN NORTHERN SHIELD INSURANCE COMPANY	1,311	985	293,095	230,023	63,072	62%	-2,134
	CERTAS DIRECT INSURANCE COMPANY	174,901	147,453	568,577	436,257	132,320	101%	-16,845
	CERTAS HOME AND AUTO INSURANCE COMPANY	1,915	2,440	8,020	3,425	4,595	154%	-1,331
	CHARTIS INSURANCE COMPANY OF CANADA	391,090	289,496	4,691,066	3,406,112	1,284,954	71%	153,533
	CHUBB INSURANCE COMPANY OF CANADA	343,012	142,822	2,425,085	1,596,921	828,164	33%	197,621
	COMMONWEALTH INSURANCE COMPANY	28,573	1,056	744,899	496,918	247,981	49%	25,545
6	CONSTITUTION INSURANCE COMPANY OF CANADA	0	0	2,744	71	2,673	n/a	470

Property & Casualty Insurance Companies

		ONTARIO BUSINESS		TOTAL COMPANY				
	Financial Summary Year Ended December 31, 2010	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of assets over liabilities	Claims Incurred to earned premium	Net Income/ (Loss)
	(In Thousands)	$	$	$	$	$	%	$
	CO-OPERATORS GENERAL INSURANCE COMPANY	763,139	568,634	3,995,000	2,614,414	1,380,586	73%	80,744
	COSECO INSURANCE COMPANY	148,823	122,253	595,675	452,985	142,690	80%	11,956
	CUMIS GENERAL INSURANCE COMPANY	53,891	33,997	206,431	152,625	53,806	54%	5,290
	DAS LEGAL PROTECTION INSURANCE COMPANY LIMITED	51	14	15,856	634	15,222	-106%	-2,278
	ECHELON GENERAL INSURANCE COMPANY	127,915	104,568	428,842	325,090	103,752	76%	1,789
	ECONOMICAL MUTUAL INSURANCE COMPANY	833,092	598,631	4,463,702	3,205,685	1,258,017	70%	64,409
	ELITE INSURANCE COMPANY	295,560	211,414	863,776	705,940	157,836	69%	5,577
	EVEREST INSURANCE COMPANY OF CANADA	0	0	3,871	85	3,786	n/a	-108
	FCT INSURANCE COMPANY LTD.	62,605	11,917	198,764	124,239	74,525	21%	18,025
	FEDERATED INSURANCE COMPANY OF CANADA	53,336	33,905	439,715	327,171	112,544	62%	11,679
	FEDERATION INSURANCE COMPANY OF CANADA	6,312	-2,260	492,599	393,295	99,304	70%	5,667
	FIRST NORTH AMERICAN INSURANCE COMPANY	1,070	236	6,966	1,765	5,201	24%	362
	GENWORTH FINANCIAL MORTGAGE INSURANCE COMPANY CANADA	214,452	40,294	5,189,077	2,648,987	2,540,090	33%	355,133
	GORE MUTUAL INSURANCE COMPANY	248,670	162,277	606,732	437,631	169,101	68%	9,078
	GRAIN INSURANCE AND GUARANTEE COMPANY	11,245	3,802	91,579	56,419	35,160	48%	6,689
8	GRANITE INSURANCE COMPANY	0	0	0	0	0	n/a	0
	INDUSTRIAL ALLIANCE PACIFIC GENERAL INSURANCE CORPORATION	3,515	1,337	180,435	92,662	87,773	31%	4,390
	INTACT INSURANCE COMPANY	1,456,227	956,185	8,206,458	6,361,105	1,845,353	66%	247,144
	JEVCO INSURANCE COMPANY	211,916	163,790	1,254,295	881,028	373,267	70%	29,277
	LEGACY GENERAL INSURANCE COMPANY	15,928	1,952	17,773	-7,278	25,051	15%	2,365
	LOMBARD GENERAL INSURANCE COMPANY OF CANADA	268,937	396,838	2,706,569	1,979,212	727,357	76%	26,786
	LOMBARD INSURANCE COMPANY	130,122	123,677	470,690	347,816	122,874	114%	-15,638
	MARKEL INSURANCE COMPANY OF CANADA	128,461	117,350	697,294	521,725	175,569	76%	5,447
	NOVEX INSURANCE COMPANY	109,736	72,916	950,395	721,070	229,325	66%	36,088
	OLD REPUBLIC INSURANCE COMPANY OF CANADA	45,756	27,772	185,725	134,622	51,103	66%	4,955
	OMEGA GENERAL INSURANCE COMPANY	8,259	4,531	33,687	22,774	10,913	49%	2,065
	PAFCO INSURANCE COMPANY	55,443	28,231	243,683	158,244	85,439	61%	11,095
	PEMBRIDGE INSURANCE COMPANY	94,226	53,793	503,010	269,211	233,799	69%	12,758
	PERTH INSURANCE COMPANY	78,440	103,465	492,012	433,566	58,446	70%	3,146

Property & Casualty Insurance Companies

	Financial Summary Year Ended December 31, 2010	ONTARIO BUSINESS		TOTAL COMPANY				
		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of assets over liabilities	Claims Incurred to earned premium	Net Income/ (Loss)
	(In Thousands)	$	$	$	$	$	%	$
	PILOT INSURANCE COMPANY	180,500	124,118	1,355,396	1,146,483	208,913	60%	46,382
	PMI MORTGAGE INSURANCE COMPANY CANADA	-4	527	18,369	3,669	14,700	208%	-1,328
	PRIMMUM INSURANCE COMPANY	235,586	168,367	1,383,229	1,156,482	226,747	79%	20,039
	QUEBEC ASSURANCE COMPANY	0	0	103,988	78,494	25,494	59%	3,635
	RBC GENERAL INSURANCE COMPANY	362,854	323,596	1,148,776	891,116	257,660	93%	-32,593
	RBC INSURANCE COMPANY OF CANADA	192,785	116,743	370,496	235,047	135,449	54%	-2,227
	ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA	446,911	260,137	3,318,832	2,572,165	746,667	59%	87,772
	S & Y INSURANCE COMPANY	9,242	41,992	223,441	191,337	32,104	80%	3,884
	SAFETY NATIONAL CASUALTY CORPORATION	0	778	43,373	28,909	14,464	516%	-2,645
	SCOTIA GENERAL INSURANCE COMPANY	0	0	7,208	29	7,179	n/a	-22
	SCOTTISH & YORK INSURANCE CO. LIMITED	102,336	118,718	850,625	720,595	130,030	62%	33,514
	SECURITY NATIONAL INSURANCE COMPANY	753,016	548,285	3,871,609	2,823,794	1,047,815	78%	55,034
9	TD DIRECT INSURANCE INC.	0	0	14,961	136	14,825	n/a	361
	TD GENERAL INSURANCE COMPANY	259,318	350,705	1,055,356	916,499	138,857	94%	-9,371
	TD HOME AND AUTO INSURANCE COMPANY	199,064	149,884	1,097,813	897,473	200,340	82%	16,155
	TEMPLE INSURANCE COMPANY	76,769	43,312	865,586	719,813	145,773	56%	15,303
	THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA	10,491	2,724	180,022	99,597	80,425	23%	21,509
	THE DOMINION OF CANADA GENERAL INSURANCE COMPANY	926,807	631,788	3,119,868	2,335,541	784,327	71%	67,535
	THE GUARANTEE COMPANY OF NORTH AMERICA	219,590	153,040	1,068,906	655,584	413,322	67%	19,528
	THE MISSISQUOI INSURANCE COMPANY	210	386	482,757	381,161	101,596	70%	5,801
	THE NORDIC INSURANCE COMPANY OF CANADA	290,807	296,358	1,561,864	1,130,409	431,455	66%	61,516
	THE NORTH WATERLOO FARMERS MUTUAL INSURANCE COMPANY	69,379	31,069	121,606	86,192	35,414	60%	3,081
	THE PERSONAL INSURANCE COMPANY	353,425	288,654	1,367,166	1,086,820	280,346	84%	3,599
	THE PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY	38,529	23,434	355,216	234,901	120,315	76%	-259
	THE SOVEREIGN GENERAL INSURANCE COMPANY	65,627	32,791	661,320	487,285	174,035	55%	19,717
	THE WAWANESA MUTUAL INSURANCE COMPANY	587,914	503,352	5,632,785	3,405,932	2,226,853	75%	135,611
	TRADERS GENERAL INSURANCE COMPANY	314,316	217,334	1,285,268	1,079,518	205,750	67%	41,852
	TRAFALGAR INSURANCE COMPANY OF CANADA	166,070	134,905	838,123	632,120	206,003	66%	32,340

Property & Casualty Insurance Companies

		ONTARIO BUSINESS		TOTAL COMPANY				
	Financial Summary Year Ended December 31, 2010	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of assets over liabilities	Claims Incurred to earned premium	Net Income/ (Loss)
	(In Thousands)	$	$	$	$	$	%	$
	TRAVELERS GUARANTEE COMPANY OF CANADA	70,128	14,003	775,358	505,784	269,574	23%	46,736
	TRISURA GUARANTEE INSURANCE COMPANY	23,593	3,788	91,466	52,374	39,092	16%	6,277
	UNIFUND ASSURANCE COMPANY	469,409	354,419	1,540,791	1,273,083	267,708	74%	15,521
	WATERLOO INSURANCE COMPANY	89,594	68,206	364,297	304,392	59,905	70%	3,114
	WESTERN ASSURANCE COMPANY	131,623	75,022	708,520	590,197	118,323	59%	15,195
10	WESTERN FINANCIAL INSURANCE COMPANY	17,872	9,310	44,195	26,832	17,363	47%	5,792
	WESTERN SURETY COMPANY	3,530	1,419	46,943	31,044	15,899	40%	-690
	XL INSURANCE COMPANY LIMITED	44,782	44,267	586,033	384,041	201,992	60%	8,783
	ZENITH INSURANCE COMPANY	56,457	45,044	203,177	119,705	83,472	73%	8,389
		15,048,084	**10,794,279**	**89,998,071**	**65,184,973**	**24,813,098**		**2,321,126**
	BRANCH							
	AFFILIATED FM INSURANCE COMPANY	33,981	5,039	219,918	125,041	94,877	55%	18,533
	ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	84,945	37,822	648,371	491,665	156,706	71%	19,643
	ALLSTATE INSURANCE COMPANY	0	0	0	0	0	n/a	0
	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	163,807	13,544	431,027	253,957	177,070	21%	14,923
	ARCH INSURANCE COMPANY	52,491	12,638	223,977	166,265	57,712	53%	7,695
	ATRADIUS CREDIT INSURANCE N.V.	1,082	552	19,284	14,908	4,376	46%	-1,365
11	AVIATION & GENERAL INSURANCE COMPANY LIMITED	0	0	0	0	0	n/a	0
	AVIVA INTERNATIONAL INSURANCE LIMITED	0	-58	27,006	1,628	25,378	n/a	-70
	BERKLEY INSURANCE COMPANY	14,702	5,874	70,510	39,056	31,454	42%	721
12	CENTENNIAL INSURANCE COMPANY	0	0	0	0	0	n/a	0
	CHEROKEE INSURANCE COMPANY	925	180	11,408	1,377	10,031	68%	-11
	CHICAGO TITLE INSURANCE COMPANY	12,323	3,902	42,861	17,640	25,221	28%	4,402
	COMPAGNIE FRANCAISE D'ASSURANCE POUR LE COMMERCE EXTERIEUR	11,537	4,738	69,504	38,573	30,931	27%	6,875
	CONTINENTAL CASUALTY COMPANY	97,416	62,921	1,058,676	703,366	355,310	57%	37,388
13	COREPOINTE INSURANCE COMPANY	1,599	2,155	24,523	11,795	12,728	183%	-280
14	EAGLE STAR INSURANCE COMPANY LIMITED	0	0	0	0	0	n/a	0
	ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY	16,770	8,011	137,037	77,831	59,206	50%	1,975
	ELECTRIC INSURANCE COMPANY	1,357	1,373	24,915	12,685	12,230	105%	-28

Property & Casualty Insurance Companies

		ONTARIO BUSINESS		TOTAL COMPANY				
	Financial Summary Year Ended December 31, 2010	Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of assets over liabilities	Claims Incurred to earned premium	Net Income/ (Loss)
	(In Thousands)	$	$	$	$	$	%	$
	EMPLOYERS INSURANCE COMPANY OF WAUSAU	0	-170	33,426	4,235	29,191	n/a	920
15	EULER HERMES AMERICAN CREDIT INDEMNITY COMPANY	17,326	1,760	92,231	41,631	50,600	-2%	6,066
	FACTORY MUTUAL INSURANCE COMPANY	72,854	6,333	872,687	439,737	432,950	61%	54,812
	FEDERAL INSURANCE COMPANY	10,433	3,345	178,240	88,776	89,464	7%	12,004
16	FIDELITY NATIONAL TITLE INSURANCE COMPANY	15	-95	5,620	204	5,416	-194%	107
	FIRST AMERICAN TITLE INSURANCE COMPANY	12,230	5,280	41,633	20,089	21,544	43%	2,745
	GENERAL REINSURANCE CORPORATION	0	0	457,444	317,403	140,041	26%	19,298
	GREAT AMERICAN INSURANCE COMPANY	23,590	34,691	309,054	132,916	176,138	74%	36,690
17	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0	0	0	0	0	n/a	0
	HARTFORD FIRE INSURANCE COMPANY	6,965	4,012	214,760	46,959	167,801	40%	11,334
18	ICAROM PUBLIC LIMITED COMPANY	0	26	3,160	581	2,579	n/a	-102
	JEWELERS MUTUAL INSURANCE COMPANY	2,986	1,035	9,852	4,111	5,741	49%	142
	LIBERTY MUTUAL INSURANCE COMPANY	89,158	35,266	1,271,075	645,757	625,318	50%	58,598
	LLOYD'S UNDERWRITERS	487,955	287,997	4,318,991	2,930,189	1,388,802	59%	322,772
19	LUMBERMENS MUTUAL CASUALTY COMPANY	0	7	2,596	75	2,521	-10%	-1,486
	MITSUI SUMITOMO INSURANCE COMPANY, LIMITED	12,076	13,080	84,775	47,465	37,310	65%	-2,331
	MOTORS INSURANCE CORPORATION	159,788	114,631	732,445	429,503	302,942	72%	54,630
	MUNICH REINSURANCE AMERICA, INC.	0	-283	251,803	125,533	126,270	34%	5,641
	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	4,430	1,030	386,784	186,159	200,625	43%	29,522
	NIPPONKOA INSURANCE COMPANY, LIMITED	730	-145	34,230	3,710	30,520	24%	1,072
	PEARL ASSURANCE PUBLIC LIMITED COMPANY	0	29	1,493	462	1,031	n/a	-351
20	PROGRESSIVE CASUALTY INSURANCE COMPANY	0	216	13,706	5,263	8,443	-889%	-623
	PROTECTIVE INSURANCE COMPANY	448	275	10,399	1,987	8,412	57%	80
21	RELIANCE INSURANCE COMPANY	0	0	0	0	0	n/a	0
	SECURITY INSURANCE COMPANY OF HARTFORD	0	-2,444	88,582	22,785	65,797	n/a	6,940
	SENTRY INSURANCE A MUTUAL COMPANY	695	-370	35,180	5,706	29,474	-10%	1,434
	SOMPO JAPAN INSURANCE INC.	4,044	4,336	46,482	11,124	35,358	96%	-769
	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	79,856	60,503	1,299,933	745,457	554,476	72%	21,114
	STATE FARM FIRE AND CASUALTY COMPANY	442,362	239,931	1,225,191	697,338	527,853	58%	64,483

Property & Casualty Insurance Companies

	Financial Summary Year Ended December 31, 2010	ONTARIO BUSINESS		TOTAL COMPANY				
		Direct Written Premiums	Direct Claims Incurred	Total Assets	Total Liabilities	Excess of assets over liabilities	Claims Incurred to earned premium	Net Income/ (Loss)
	(In Thousands)	$	$	$	$	$	%	$
	STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1,288,377	2,257,179	6,020,404	4,565,551	1,454,853	165%	-1,063,697
	STEWART TITLE GUARANTY COMPANY	58,854	17,526	166,224	95,852	70,372	30%	16,111
	T.H.E. INSURANCE COMPANY	89	-27	2,784	226	2,558	-50%	144
	THE AMERICAN ROAD INSURANCE COMPANY	1,776	303	20,999	656	20,343	101%	55
	THE BRITISH AVIATION INSURANCE COMPANY LIMITED	0	-42	3,128	108	3,020	-3%	-350
22	THE HANOVER INSURANCE COMPANY	0	-2	3,071	56	3,015	n/a	-78
23	THE HOME INSURANCE COMPANY	0	0	0	0	0	n/a	0
24	TIG INSURANCE COMPANY	0	58	37,165	3,458	33,707	n/a	1,951
	TOKIO MARINE & NICHIDO FIRE INSURANCE CO. ,LTD.	11,601	7,485	130,167	75,255	54,912	76%	-759
	TRITON INSURANCE COMPANY	2,929	5,625	175,589	105,604	69,985	27%	25,687
25	UTICA MUTUAL INSURANCE COMPANY	0	-70	5,524	747	4,777	n/a	233
	VIRGINIA SURETY COMPANY, INC.	5,320	1,899	31,235	12,981	18,254	81%	-454
	WESTPORT INSURANCE CORPORATION	37,613	15,620	615,890	460,985	154,905	37%	12,851
	XL REINSURANCE AMERICA INC.	18,873	10,192	423,877	274,623	149,254	46%	16,090
	ZURICH INSURANCE COMPANY LTD	385,168	227,847	3,020,140	2,409,425	610,715	72%	69,949
		3,731,476	**3,512,560**	**25,686,986**	**16,916,469**	**8,770,517**		**-107,124**
	TOTAL	**20,033,271**	**15,059,172**	**122,739,410**	**87,010,009**	**35,729,401**		**2,411,812**

Life Insurance Companies

Financial Summary Year Ended December 31, 2010 (In Thousands)	ONTARIO BUSINESS Direct Written Premiums $	ONTARIO BUSINESS Benefits & payments to policy-holders $	TOTAL COMPANY Total Assets $	TOTAL COMPANY Total Liabilities $	TOTAL COMPANY Excess of assets over liabilities $	TOTAL COMPANY Net Income/ (loss) $
ONTARIO						
CT FINANCIAL ASSURANCE COMPANY	3,090	699	32,280	20,461	11,819	599
UNION OF CANADA LIFE INSURANCE	1,369	1,457	86,645	76,584	10,061	-2,089
	4,459	**2,156**	**118,925**	**97,045**	**21,880**	**-1,490**
EXTRA PROVINCIAL						
ACADIA LIFE	31	8	85,020	58,349	26,671	1,026
ASSUMPTION MUTUAL LIFE INSURANCE COMPANY	12,746	6,566	596,970	501,549	95,421	5,831
AXA INSURANCE INC.	24,587	7,305	855,652	726,780	128,872	16,161
CANASSURANCE INSURANCE COMPANY	3,769	1,589	84,509	53,820	30,689	-355
DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY	565,894	484,422	15,642,415	14,323,186	1,319,229	235,758
FIRST CANADIAN INSURANCE CORPORATION	15,429	2,018	301,953	158,079	143,874	20,379
INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL SERVICES INC.	792,099	572,951	16,541,603	13,971,037	2,570,566	273,668
LA CAPITALE INSURANCE AND FINANCIAL SERVICES INC.	18,948	10,005	502,196	402,708	99,488	6,586
LA SURVIVANCE, COMPAGNIE MUTUELLE D'ASSURANCE VIE	2,062	155	234,178	192,353	41,825	3,406
NATIONAL BANK LIFE INSURANCE COMPANY	11,584	2,848	141,873	65,575	76,298	16,651
PROMUTUEL LIFE INC.	1	0	7,933	2,099	5,834	-667
SSQ, LIFE INSURANCE COMPANY INC.	145,441	89,299	2,592,183	2,271,030	321,153	40,479
THE INTERNATIONAL LIFE INSURANCE COMPANY	0	0	0	0	0	0
THE UNION LIFE MUTUAL ASSURANCE COMPANY	5,542	2	865,145	715,228	149,917	15,115
TRANS GLOBAL LIFE INSURANCE COMPANY	6,501	309	9,735	2,945	6,790	1,390
	1,604,634	**1,177,477**	**38,461,365**	**33,444,738**	**5,016,627**	**635,428**
FEDERAL						
ACE INA LIFE INSURANCE	62,206	19,252	131,775	59,909	71,866	14,104
ALLSTATE LIFE INSURANCE COMPANY OF CANADA	0	0	3,747	29	3,718	50
ASSURANT LIFE OF CANADA	159,713	30,294	1,023,604	940,976	82,628	-18,969
BLUE CROSS LIFE INSURANCE COMPANY OF CANADA	34,369	18,767	420,732	324,164	96,568	6,600
BMO LIFE ASSURANCE COMPANY	391,275	167,447	4,641,398	4,185,768	455,630	22,509
BMO LIFE INSURANCE COMPANY	23,248	1,705	427,321	-9,619	436,940	53,221
CANADIAN PREMIER LIFE INSURANCE COMPANY	92,587	18,837	189,056	100,621	88,435	15,109

Life Insurance Companies

	Financial Summary Year Ended December 31, 2010	ONTARIO BUSINESS		TOTAL COMPANY			
		Direct Written Premiums	Benefits & payments to policy-holders	Total Assets	Total Liabilities	Excess of assets over liabilities	Net Income/ (loss)
	(In Thousands)	$	$	$	$	$	$
	CIBC LIFE INSURANCE COMPANY LIMITED	18,404	4,431	35,436	-76,593	112,029	13,368
	CIGNA LIFE INSURANCE COMPANY OF CANADA	0	1,892	42,318	24,706	17,612	2,452
	COMPCORP LIFE INSURANCE COMPANY	0	0	10,000	406	9,594	-52
27	CONFEDERATION LIFE INSURANCE COMPANY	0	0	0	0	0	0
	CO-OPERATORS LIFE INSURANCE COMPANY	293,694	195,301	2,689,716	1,933,427	756,289	12,652
	CROWN LIFE INSURANCE COMPANY	0	0	409,142	358,006	51,136	-4,165
	CUMIS LIFE INSURANCE COMPANY	74,385	44,600	768,535	521,734	246,801	5,607
	INDUSTRIAL ALLIANCE PACIFIC INSURANCE AND FINANCIAL SERVICES INC.	97,650	48,440	2,956,843	2,500,843	456,000	56,569
	LONDON LIFE INSURANCE COMPANY	1,313,608	1,207,525	26,810,673	23,909,786	2,900,887	158,574
	MANULIFE CANADA LTD.	29,872	16,120	1,553,597	1,275,205	278,392	12,124
	MD LIFE INSURANCE COMPANY	0	0	36,318	3,922	32,396	5,084
	PENNCORP LIFE INSURANCE COMPANY	24,680	8,797	397,228	294,721	102,507	12,336
	PRIMERICA LIFE INSURANCE COMPANY OF CANADA	122,175	35,369	123,935	-19,948	143,883	66,690
	RBC LIFE INSURANCE COMPANY	522,664	307,558	7,099,433	5,531,508	1,567,925	20,883
	RELIABLE LIFE INSURANCE COMPANY	30,688	15,560	52,226	22,478	29,748	385
	SCOTIA LIFE INSURANCE COMPANY	17,460	2,502	87,144	-9,352	96,496	15,560
	SUN LIFE ASSURANCE COMPANY OF CANADA	3,700,576	3,245,931	75,789,831	64,671,142	11,118,689	1,571,565
	SUN LIFE INSURANCE (CANADA) LIMITED	155,849	19,659	11,582,511	10,440,195	1,142,316	101,287
	TD LIFE INSURANCE COMPANY	40,447	14,366	56,649	11,854	44,795	2,317
	THE CANADA LIFE ASSURANCE COMPANY	1,701,642	1,356,595	22,785,351	14,745,589	8,039,762	1,040,458
	THE CANADA LIFE INSURANCE COMPANY OF CANADA	0	0	9,411,898	8,631,877	780,021	88,120
	THE EMPIRE LIFE INSURANCE COMPANY	437,921	305,252	4,910,265	4,061,142	849,123	28,754
	THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA	267,667	170,813	1,470,219	1,165,687	304,532	30,158
	THE GREAT-WEST LIFE ASSURANCE COMPANY	2,433,177	1,932,903	28,003,291	16,005,055	11,998,236	1,376,529
	THE MANUFACTURERS LIFE INSURANCE COMPANY	4,467,356	3,437,424	80,785,757	49,478,331	31,307,426	-146,973
	THE STANDARD LIFE ASSURANCE COMPANY OF CANADA	559,137	859,360	17,678,455	16,105,803	1,572,652	288,839
	THE WAWANESA LIFE INSURANCE COMPANY	22,199	12,427	603,682	487,088	116,594	1,494
	TRANSAMERICA LIFE CANADA	280,922	193,714	6,034,112	5,159,654	874,458	-23,017
	UNITY LIFE OF CANADA	142,235	63,722	1,116,003	1,017,659	98,344	14,073
	VSP CANADA VISION CARE INSURANCE	0	0	9,342	13	9,329	29
	WESTERN LIFE ASSURANCE COMPANY	22,133	8,125	96,878	67,578	29,300	4,588
		17,539,939	**13,756,563**	**310,147,543**	**233,853,786**	**76,293,757**	**4,844,324**

Life Insurance Companies

	Financial Summary Year Ended December 31, 2010 (In Thousands)	ONTARIO BUSINESS Direct Written Premiums $	ONTARIO BUSINESS Benefits & payments to policy-holders $	TOTAL COMPANY Total Assets $	TOTAL COMPANY Total Liabilities $	TOTAL COMPANY Excess of assets over liabilities $	TOTAL COMPANY Net Income/ (loss) $
	BRANCH						
	AETNA LIFE INSURANCE COMPANY	628	1,036	61,427	15,320	46,107	1,676
	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA	520	1,932	44,800	9,162	35,638	2,411
	AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA	124,852	11,922	240,583	86,612	153,971	13,745
	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	1,858	2,306	39,897	17,892	22,005	10,842
	AMERICAN INCOME LIFE INSURANCE COMPANY	24,474	5,006	186,057	71,807	114,250	20,607
28	AMEX ASSURANCE COMPANY	0	0	0	0	0	0
	AXA EQUITABLE LIFE INSURANCE COMPANY	27	42	91,422	32,509	58,913	-3,523
	COMBINED INSURANCE COMPANY OF AMERICA	40,392	13,131	553,215	230,241	322,974	44,577
	CONNECTICUT GENERAL LIFE INSURANCE COMPANY	2,738	1,254	103,582	63,579	40,003	4,138
	CUNA MUTUAL INSURANCE SOCIETY	141	340	21,195	14,962	6,233	-405
	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMPANY	5	192	2,308	1,100	1,208	-237
	GENERAL AMERICAN LIFE INSURANCE COMPANY	0	0	1,401,013	582,695	818,318	57,927
	GERBER LIFE INSURANCE COMPANY	1,588	143	27,990	12,108	15,882	-481
	HARTFORD LIFE INSURANCE COMPANY	0	766	9,876	3,391	6,485	293
	HOUSEHOLD LIFE INSURANCE COMPANY	10,872	1,205	182,559	37,242	145,317	10,903
	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	180	143	14,848	2,704	12,144	-919
	LIFE INSURANCE COMPANY OF NORTH AMERICA	2,294	2,479	46,571	23,029	23,542	1,676
	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	469	336	80,662	20,128	60,534	2,046
29	METROPOLITAN LIFE INSURANCE COMPANY	0	0	202,230	45,352	156,878	5,088
	MINNESOTA LIFE INSURANCE COMPANY	0	0	0	0	0	0
	NEW YORK LIFE INSURANCE COMPANY	28,182	27,018	354,711	110,487	244,224	15,521
	PHOENIX LIFE INSURANCE COMPANY	0	0	0	0	0	0
	PRINCIPAL LIFE INSURANCE COMPANY	0	220	8,052	5,274	2,778	86
	REASSURE AMERICA LIFE INSURANCE COMPANY	4	62	6,688	5,034	1,654	365
	STANDARD LIFE ASSURANCE LIMITED	3,813	65,343	53,822	47,757	6,065	227
	STATE FARM INTERNATIONAL LIFE INSURANCE COMPANY LTD	114,537	53,120	1,243,304	950,659	292,645	62,736
30	THE PRUDENTIAL INSURANCE COMPANY OF AMERICA	0	0	0	0	0	0
31	THE STANDARD LIFE ASSURANCE COMPANY 2006	0	0	1,270	0	1,270	7
	UNITED AMERICAN INSURANCE COMPANY	247	310	12,139	4,430	7,709	413

Life Insurance Companies

Financial Summary Year Ended December 31, 2010 (In Thousands)	ONTARIO BUSINESS		TOTAL COMPANY			
	Direct Written Premiums $	Benefits & payments to policy-holders $	Total Assets $	Total Liabilities $	Excess of assets over liabilities $	Net Income/ (loss) $
	357,821	188,306	4,990,221	2,393,474	2,596,747	249,719
TOTAL	19,506,853	15,124,502	353,718,054	269,789,043	83,929,011	5,727,981

Reinsurance Companies

Financial Summary Year Ended December 31, 2010	ONTARIO BUSINESS		TOTAL COMPANY				
	Premiums Assumed	Net Losses Incurred	Total Assets	Total Liabilities	Excess of assets over liabilities	Claims Incurred to earned premium	Net Income/ (Loss)
(In Thousands)	$	$	$	$	$	%	$
THIS TABLE LISTS ONLY THOSE COMPANIES WHICH ARE LICENSED SOLELY FOR THE BUSINESS OF REINSURANCE							
ONTARIO							
FARM MUTUAL REINSURANCE PLAN INC.	129,012	73,879	708,504	545,361	163,143	101%	14,312
GLOBAL REINSURANCE COMPANY	0	106	87,103	54,428	32,675	n/a	1,177
	129,012	**73,985**	**795,607**	**599,789**	**195,818**		**15,489**
EXTRA PROVINCIAL							
OPTIMUM REASSURANCE INC.	38,269	5,835	366,929	306,219	60,710	n/a	7,658
FEDERAL							
ASPEN INSURANCE UK LIMITED	16,456	19,036	325,714	219,015	106,699	64%	8,320
AURIGEN REINSURANCE COMPANY	14,326	10,782	99,117	22,536	76,581	n/a	1,685
AXA GENERAL INSURANCE	1,214	1,065	131,890	99,880	32,010	69%	5,543
MUNICH REINSURANCE COMPANY OF CANADA	120,401	38,752	1,168,909	903,676	265,233	65%	41,230
PARTNER REINSURANCE COMPANY OF THE U.S.	0	0	0	0	0	n/a	0
RGA LIFE REINSURANCE COMPANY OF CANADA	577,975	43,444	4,265,342	3,742,118	523,224	n/a	70,606
SCOR CANADA REINSURANCE COMPANY	79,219	42,262	527,569	368,530	159,039	73%	10,451
SUECIA REINSURANCE COMPANY	-7	2	9,965	4,018	5,947	-29%	-21
THE MORTGAGE INSURANCE COMPANY OF CANADA	0	115	27,149	5,691	21,458	11%	801
	809,584	**155,458**	**6,555,655**	**5,365,464**	**1,190,191**		**138,615**
BRANCH							
ALEA (BERMUDA) LTD.	11	341	34,407	18,520	15,887	n/a	665
AMERICAN AGRICULTURAL INSURANCE COMPANY	8,143	1,842	60,529	24,756	35,773	55%	3,940
AXIS REINSURANCE COMPANY	421	3,526	55,109	40,399	14,710	70%	-6,038
CAISSE CENTRALE DE REASSURANCE	22,551	11,674	206,446	151,419	55,027	63%	4,854
CAVELL INSURANCE COMPANY LIMITED	0	193	8,814	2,396	6,418	n/a	-270
COLISEE RE.	-10	-885	624,768	547,439	77,329	n/a	3,420
CONVERIUM REINSURANCE (NORTH AMERICA) INC.	1	-2	49,517	2,786	46,731	n/a	1,760
EMPLOYERS REASSURANCE CORPORATION	67,853	45,652	1,029,073	475,687	553,386	n/a	89,566

Reinsurance Companies

		ONTARIO BUSINESS		TOTAL COMPANY				
	Financial Summary Year Ended December 31, 2010	Premiums Assumed	Net Losses Incurred	Total Assets	Total Liabilities	Excess of assets over liabilities	Claims Incurred to earned premium	Net Income/ (Loss)
	(In Thousands)	$	$	$	$	$	%	$
	ENDURANCE REINSURANCE CORPORATION OF AMERICA	18	-187	19,113	1,793	17,320	n/a	625
	EVEREST REINSURANCE COMPANY	91,387	9,529	860,517	580,729	279,788	61%	30,857
	GENERAL RE LIFE CORPORATION	1,488	760	13,508	2,423	11,085	n/a	1,151
	HANNOVER RUCKVERSICHERUNG AG	74,234	3,193	574,494	393,197	181,297	77%	11,662
	MUNICH REINSURANCE COMPANY	2,708,410	1,857,341	6,247,285	4,002,696	2,244,589	n/a	401,976
33	NATIONWIDE MUTUAL INSURANCE COMPANY	0	0	0	0	0	n/a	0
	NRG VICTORY REINSURANCE LIMITED	0	-301	7,976	3,537	4,439	n/a	310
	ODYSSEY REINSURANCE COMPANY	63,311	39,544	311,456	151,475	159,981	65%	20,758
	PARTNER REINSURANCE COMPANY LTD.	10,130	5,877	301,013	185,476	115,537	n/a	17,282
	PARTNER REINSURANCE EUROPE LIMITED	28,858	21,296	913,944	678,488	235,456	81%	5,668
	RELIASTAR LIFE INSURANCE COMPANY	9,416	80	58,933	16,486	42,447	n/a	6,395
	SCOR GLOBAL LIFE	21,744	9,498	402,074	259,217	142,857	n/a	-5,281
34	SEATON INSURANCE COMPANY	0	0	5,666	0	5,666	n/a	98
	SWISS REINSURANCE COMPANY LTD	989,902	223,351	7,467,573	5,553,233	1,914,340	33%	174,609
	THE TOA REINSURANCE COMPANY OF AMERICA	25,595	15,041	207,150	161,368	45,782	72%	5,545
	TRANSATLANTIC REINSURANCE COMPANY	85,362	36,654	835,951	582,704	253,247	69%	15,557
	WHITE MOUNTAINS REINSURANCE COMPANY OF AMERICA	3,475	-1,410	101,249	46,524	54,725	7%	6,276
		4,212,300	**2,282,607**	**20,396,565**	**13,882,748**	**6,513,817**		**791,385**
	TOTAL	**5,189,165**	**2,517,885**	**28,114,756**	**20,154,220**	**7,960,536**		**953,147**

Reciprocal or Interinsurance Exchanges

Financial Summary Year Ended December 31, 2010 (In Thousands)	ONTARIO BUSINESS Direct Written Premiums $	Direct Claims Incurred $	TOTAL COMPANY Total Assets $	Total Liabilities $	Excess of assets over liabilities $	Claims Incurred to earned premium %	Net Income/ (Loss) $
ONTARIO							
CANADIAN LAWYERS LIABILITY ASSURANCE SOCIETY	13,178	8,701	120,471	99,254	21,217	72%	-413
CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE	11,240	5,997	120,738	77,450	43,288	59%	9,225
COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE	87	74	726	233	493	75%	-97
HEALTHCARE INSURANCE RECIPROCAL OF CANADA	130,463	123,221	783,579	561,365	222,214	94%	25,520
MUNICIPAL ELECTRIC ASSOCIATION RECIPROCAL INSURANCE EXCHANGE	9,246	5,750	69,130	23,990	45,140	31%	3,926
ONTARIO MUNICIPAL INSURANCE EXCHANGE	13,625	28,526	145,013	125,292	19,721	121%	-931
ONTARIO SCHOOL BOARDS' INSURANCE EXCHANGE	35,919	26,752	192,044	134,858	57,186	79%	6,760
POULTRY INSURANCE EXCHANGE RECIPROCAL OF CANADA	456	226	3,878	586	3,292	100%	-8
	214,214	**199,247**	**1,435,579**	**1,023,028**	**412,551**		**43,982**
EXTRA PROVINCIAL							
CANADIAN AIRPORTS RECIPROCAL INSURANCE EXCHANGE (CARIE)	220	4	4,494	1,638	2,856	3%	182
BRANCH							
LUMBERMEN'S UNDERWRITING ALLIANCE	6,230	818	104,531	66,523	38,008	74%	-7,080
	220,664	**200,069**	**1,544,604**	**1,091,189**	**453,415**		**37,084**

Fraternal Societies

Financial Summary Year Ended December 31, 2010 (In Thousands)	ONTARIO BUSINESS Direct Written Premiums $	Benefits & payments to policy-holders $	TOTAL COMPANY Total Assets $	Total Liabilities $	Excess of assets over liabilities $	Net Income / (loss) $
ONTARIO						
GUARANTEED FUNERAL DEPOSITS OF CANADA (FRATERNAL)	70,664	32,555	269,115	266,209	2,906	189
TORONTO POLICE WIDOWS AND ORPHANS FUND	1,682	2,237	79,717	72,096	7,621	-771
	72,346	**34,792**	**348,832**	**338,305**	**10,527**	**-582**
FEDERAL						
ACTRA FRATERNAL BENEFIT SOCIETY	8,047	5,226	66,603	45,096	21,507	-2,027
FAITHLIFE FINANCIAL	12,172	12,261	320,851	281,248	39,603	1,707
SONS OF SCOTLAND BENEVOLENT ASSOCIATION	1,287	547	13,062	10,335	2,727	-47
TEACHERS LIFE INSURANCE SOCIETY (FRATERNAL)	9,124	4,639	54,234	43,031	11,203	903
THE GRAND ORANGE LODGE OF BRITISH AMERICA	1,161	1,059	23,998	20,005	3,993	47
THE INDEPENDENT ORDER OF FORESTERS	15,634	20,824	4,397,816	2,971,430	1,426,386	105,825
THE ORDER OF ITALO-CANADIANS	23	48	1,527	1,116	411	-15
UKRAINIAN FRATERNAL SOCIETY OF CANADA	11	64	6,845	5,778	1,067	-55
UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF ST. NICHOLAS OF CANADA	5	12	4,880	4,127	753	-236
	47,464	**44,680**	**4,889,816**	**3,382,166**	**1,507,650**	**-291**
BRANCH						
ACA ASSURANCE	0	0	2,012	83	1,929	-433
CROATIAN FRATERNAL UNION OF AMERICA	422	278	13,441	10,636	2,805	-306
KNIGHTS OF COLUMBUS	122,008	57,428	2,258,623	1,877,994	380,629	13,687
THE ROYAL ARCANUM, SUPREME COUNCIL OF	227	678	14,174	9,384	4,790	866
UKRAINIAN NATIONAL ASSOCIATION	47	94	10,124	6,157	3,967	237
UNITED COMMERCIAL TRAVELERS OF AMERICA, ORDER OF	34	29	5,120	3,548	1,572	-162
WOMAN'S LIFE INSURANCE SOCIETY	0	0	4,012	413	3,599	662
	122,738	**58,507**	**2,307,506**	**1,908,215**	**399,291**	**500**
TOTAL	**242,548**	**137,979**	**7,546,154**	**5,628,686**	**1,917,468**	**-373**

Financial Summary Notes

1. The company has a licence condition not to undertake or renew insurance contracts in Ontario after June 8, 1994.
2. Germania Farmers' Mutual Fire Insurance Company and Culross Mutual Insurance Company entered into an amalagamation agreement on September 21, 2009 The new company is Germania Mutual Insurance Company, effective January 1, 2010.
3. No financial information was reported for Markham General Insurance Company in 2010. The company was ordered into liquidation effective July 24, 2002.
4. The company's licence is limited to automobile risks of Toronto Transit Commission.
5. No financial information was reported for Alta Surety Company in 2010. Company has been in liquidation since June 2002.
6. The company has a licence condition not to undertake or renew insurance contracts in Ontario after October 25, 1993.
7. The company has a licence condition not to undertake or renew insurance contracts in Ontario after January 1, 1986.
8. No financial information was reported for Granite Insurance Company in 2010. Company has been inactive since November 1992.
9. The company has a licence condition not to undertake or renew insurance contracts in Ontario after May 30, 1995.
10. The former name of Western Financial Insurance Company was SecuriCan General Insurance Company.
11. The company has a licence condition not to undertake or renew insurance contracts in Ontario after July 18, 1995. No financial information was reported in 2010.
12. No financial information was reported in 2010. Company's licence was subsequently cancelled in 2011.
13. The former name of CorePointe Insurance Company was Chrysler Insurance Company.
14. No financial information was reported in 2010. Company's licence was subsequently cancelled in 2011.
15. The former name of Euler Hermes American Credit Indemnity Company was EULER American Credit Indemnity Company.
16. The former name of Fidelity National Title Insurance Company was Lawyers Title Insurance Corporation.
17. No financial information was reported in 2010. Company's licence was subsequently cancelled in 2011.
18. The company has a licence condition not to undertake or renew insurance contracts in Ontario after October 31, 1985.
19. The company has a licence condition not to undertake or renew insurance contracts in Ontario after July 11, 2003.
20. The company has a licence condition not to undertake or renew insurance contracts in Ontario after January 9, 2006.
21. No financial information was reported for Reliance Insurance Company in 2010 Company has been in liquidation since August 2001.
22. The company has a licence condition not to undertake or renew insurance contracts in Ontario after October 20, 1992.
23. No financial information was reported for The Home Insurance Company in 2010. Company has been in liquidation since November 1997. Company's licence was subsequently cancelled in 2011.
24. The company has a licence condition not to undertake or renew insurance contracts in Ontario after June 20, 2007.
25. The company has a licence condition not to undertake or renew insurance contracts in Ontario after November 20, 2006.
26. No financial information was reported for 2010. Company's licence was subsequently cancelled in 2011.
27. No financial information was reported in 2009 for Confederation Life Insurance Company. Company has licence condition not to take on new contracts and it is being wound up.
28. No financial information was reported for 2010. Company's licence was subsequently cancelled in 2011.
29. The company has a licence condition not to undertake or renew insurance contracts in Ontario after March 9, 2006.
30. No financial information was reported for 2010.
31. The company has a licence condition not to undertake or renew insurance contracts in Ontario after August 8, 2007.
32. The company has a licence condition not to undertake or renew insurance contracts in Ontario after October 31, 1989.
33. The company has a licence condition not to undertake or renew insurance contracts in Ontario after March 27, 2006.
34. The company has a licence condition not to undertake or renew insurance contracts in Ontario after October 31, 1989.

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